Case 24-20635-JCM Doc 28 Filed 04/10/24 Entered 04/11/24 00:23:12 Desc Imaged Certificate of Notice Page 1 of 5

Information to id	lentify the case:	
Debtor 1:	Marlo D. Cleckley Jr.	Social Security number or ITIN: xxx-xx-1522
	First Name Middle Name Last Name	EIN:
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:
United States Bank	cruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13 3/15/24
Case number:	24-20635-JCM	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Marlo D. Cleckley Jr.	
2.	All other names used in the last 8 years		
3.	Address	139 McCracken Drive Monaca, PA 15061–2763	
	Dalutania attanzan	Brian J. Bleasdale	Contact phone 412–726–7713
4.	Debtor's attorney Name and address	Emerson Professional Building 101 Emerson Avenue Aspinwall, PA 15215	Email: bleasdb@yahoo.com
5.	Bankruptcy trustee	Ronda J. Winnecour	Contact phone 412–471–5566
	Name and address	Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office		Hours open:
	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
			Contact phone 412-644-2700
			Date: 4/8/24

For more information, see page 2

Debtor Marlo D. Cleckley Jr. Case number 24–20635–JCM

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 20, 2024 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call 1-412-532-8861 For additional information, go to: https://www.justice.gov/ust/moc
Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 7/19/24
required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge
	 a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4). 	discharge
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 5/24/24
	Deadline for governmental units to file a proof of claim:	Filing deadline: 9/10/24
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim court's website at http://www.pawb.uscourts.gov/filing-proof-claim claim, including information regarding obtaining a proof of claim claim, including information regarding filing a claim by regular mail, http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the c Secured creditors retain rights in their collateral regardless of whet claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrend right to a jury trial.	using the Electronic Proof of Claim ("ePOC") form (Official Form B410) and filing a proof of can be found at the court's website at paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of t, with consequences a lawyer can explain. For
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial meeting on a trustee and will be held immediately following the meeting of creditor 5/20/24 at 10:00 AM, Location: Same location as the Meeting of Co.	rs on:
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by no creditors. Parties objecting to the Plan must attend the meeting of 7 above. To the extent a written objection is not resolved at the mee confirmation hearing or prior to or at the date set for continued concicontested plan hearing. If no objections are timely filed, or filed object confirmation hearing or continued conciliation conferences, the Trust determine that the objection has been withdrawn, and the plan has been solved the plan has been withdrawn, and the plan has been solved to be a solved to be	clerk's office and served on the debtor, o later than 7 days before meeting of creditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a ctions are not prosecuted at the initial tee may assume and the court may
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	is it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t www.pacer.gov. If you believe that the law
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If

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United States Bankruptcy Court Western District of Pennsylvania

Case No. 24-20635-JCM In re: Marlo D. Cleckley, Jr.

Debtor

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 3 Date Rcvd: Apr 08, 2024 Form ID: 309iPGH Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, #

the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2024:

Recip ID	ecipient Name and Address
db	Iarlo D. Cleckley, Jr., 139 McCracken Drive, Monaca, PA 15061-2763
aty	enise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
ust	ffice of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
15696015	learview Fcu/a-k Vall, Attn: Bankruptcy, 8805 University Blvd, Moon Twp, PA 15108-4212
15696020	endmark Financial Ser, 1569 Benvenue Rd, Rocky Mount, NC 27804-6383

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: kebeck@bernsteinlaw.com	Date/Time	Recipient Name and Address
uty	Emaily Text. Researce seriistemiaw.com	Apr 08 2024 23:53:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: bleasdb@yahoo.com	Apr 08 2024 23:52:00	Brian J. Bleasdale, Emerson Professional Building, 101 Emerson Avenue, Aspinwall, PA 15215
tr -	+ Email/Text: bnc@chapter13trusteewdpa.com	Apr 08 2024 23:52:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Apr 09 2024 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 08 2024 23:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 09 2024 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 08 2024 23:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr -	+ Email/Text: jdryer@bernsteinlaw.com	Apr 08 2024 23:53:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr -	+ EDI: AISACG.COM	Apr 09 2024 03:48:00	Exeter Finance LLC, c/o AIS Portfolio Services, LL, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15696012	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 09 2024 00:04:59	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15697148 -	+ EDI: TCISOLUTIONS.COM	Apr 09 2024 03:48:00	Bank of Missouri, 2700 S. Lorraine Place, Sioux Falls, SD 57106-3657
15696014	+ EDI: CAPITALONE.COM		

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District/off: 0315-2 User: auto Page 2 of 3
Date Rcvd: Apr 08, 2024 Form ID: 309iPGH Total Noticed: 33

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September Finance Corporate Dr. Lake Zurich, IL. Colory Corporate Dr. Lake Zurich, IL. Colory	15696013	+ EDI: CAPITALONE.COM	Apr 09 2024 03:48:00	
15702854	15696017	Email/Text: BKCourtNotices@yourmortgageonline.com	Apr 08 2024 23:53:00	
15702884	15696016	+ EDI: DISCOVER	Apr 09 2024 03:48:00	
15696018	15702884	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Apr 09 2024 00:05:06	Exeter Finance LLC, PO Box 650693, Dallas, TX
15696019	15696018	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Apr 09 2024 00:04:59	Exeter Finance LLC, Attn: Bankruptcy, Po Box
Apr 08 2024 23:52:00	15696019	+ Email/Text: bankruptcy@kikoff.com	Apr 08 2024 23:52:00	Kikoff Lending Llc, Attn: Bankruptcy, 75 Broadway Suite 226, San Francisco, CA
LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587	15697077	Email/Text: bk@lendmarkfinancial.com	Apr 08 2024 23:52:00	
Apr 09 2024 00:05:01 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 15696022	15698022	Email/PDF: resurgentbknotifications@resurgent.com	Apr 09 2024 00:04:59	
Apr 08 2024 23:52:00 Apr 09 2024 00:05:02 Apr 09 2024 03:48:00 Apr 09 2024 00:05:02 Apr 09 2024 03:48:00 Apr 09 2024 03:48:00 Apr 09 2024 03:48:00 Apr 09 2024 03:48:00 Apr 09 2024 00:04:59 Apr 09 2024 00:04:59 Apr 09 2024 00:04:59 Apr 09 2024 03:48:00 Apr 09 2024 03:48:00 Apr 09 2024 00:04:59 Apr 09 2024 03:48:00 Apr 09 2024 03:48:00 Apr 09 2024 00:04:59 Apr 09 2024 03:48:00 Apr 09 2024 03:48:00	15698429	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 09 2024 00:05:01	
Apr 09 2024 00:05:02 Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001 15696023 EDI: PRA.COM Apr 09 2024 03:48:00 Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502 15696622 EDI: Q3G.COM Apr 09 2024 03:48:00 Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788 15696024	15696022	Email/Text: ml-ebn@missionlane.com	Apr 08 2024 23:52:00	
EDI: PRA.COM Apr 09 2024 03:48:00 Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502 Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502 Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502 Portfolio Recovery Associates, LLC, Attn: Bankruptcy, Portfolio Recovery Associates, LLC, Portfolio Recover	15696021	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 09 2024 00:05:02	
Apr 09 2024 03:48:00 Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788 15696024 + Email/PDF: resurgentbknotifications@resurgent.com Apr 09 2024 00:04:59 Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 15696025 + Email/Text: bankruptcy@bbandt.com Apr 08 2024 23:53:00 Sheffield Financial (Truist Bank), Po Box 849, Wilson, NC 27894-0849 15696026 + EDI: SYNC Apr 09 2024 03:48:00 Synchrony/Polaris Consumer, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 15696027 Email/Text: bankruptcy@unifund.com Apr 08 2024 23:53:00 Unifund, Attn: Bankruptcy Department, 10625 Techwood Cir., Cincinnati, OH 45242 15696028 + EDI: VERIZONCOMB.COM Apr 09 2024 03:48:00 Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr., Ste 599, Weldon Springs, MO	15696023	EDI: PRA.COM	Apr 09 2024 03:48:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk,
Apr 09 2024 00:04:59 Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 15696025 + Email/Text: bankruptcy@bbandt.com Apr 08 2024 23:53:00 Sheffield Financial (Truist Bank), Po Box 849, Wilson, NC 27894-0849 15696026 + EDI: SYNC Apr 09 2024 03:48:00 Synchrony/Polaris Consumer, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 15696027 Email/Text: bankruptcy@unifund.com Apr 08 2024 23:53:00 Unifund, Attn: Bankruptcy Department, 10625 Techwood Cir., Cincinnati, OH 45242 15696028 + EDI: VERIZONCOMB.COM Apr 09 2024 03:48:00 Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO	15696622	EDI: Q3G.COM	Apr 09 2024 03:48:00	Investments LLC, PO Box 788, Kirkland, WA
Apr 08 2024 23:53:00 Sheffield Financial (Truist Bank), Po Box 849, Wilson, NC 27894-0849 15696026 + EDI: SYNC Apr 09 2024 03:48:00 Synchrony/Polaris Consumer, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 15696027 Email/Text: bankruptcy@unifund.com Apr 08 2024 23:53:00 Unifund, Attn: Bankruptcy Department, 10625 Techwood Cir., Cincinnati, OH 45242 15696028 + EDI: VERIZONCOMB.COM Apr 09 2024 03:48:00 Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO	15696024	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 09 2024 00:04:59	
Apr 09 2024 03:48:00 Synchrony/Polaris Consumer, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 Email/Text: bankruptcy@unifund.com Apr 08 2024 23:53:00 Unifund, Attn: Bankruptcy Department, 10625 Techwood Cir., Cincinnati, OH 45242 15696028 + EDI: VERIZONCOMB.COM Apr 09 2024 03:48:00 Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO	15696025	+ Email/Text: bankruptcy@bbandt.com	Apr 08 2024 23:53:00	
Apr 08 2024 23:53:00 Unifund, Attn: Bankruptcy Department, 10625 Techwood Cir., Cincinnati, OH 45242 15696028 + EDI: VERIZONCOMB.COM Apr 09 2024 03:48:00 Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO	15696026	+ EDI: SYNC	Apr 09 2024 03:48:00	
Apr 09 2024 03:48:00 Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO	15696027	Email/Text: bankruptcy@unifund.com	Apr 08 2024 23:53:00	1 1
	15696028	+ EDI: VERIZONCOMB.COM	Apr 09 2024 03:48:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

cr Mission Servicing Residential, Inc.

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

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Date Rcvd: Apr 08, 2024 Form ID: 309iPGH Total Noticed: 33

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2024	Signature:	/s/Gustava Winters	

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2024 at the address(es) listed below:

Name Email Address

Brian J. Bleasdale

on behalf of Debtor Marlo D. Cleckley Jr. bleasdb@yahoo.com

Denise Carlon

on behalf of Creditor Mission Servicing Residential Inc. dcarlon@kmllawgroup.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com

btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 5